

Fill in this information to identify your case and this filing:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF CALIFORNIA</u>			
Case number <u>24-20884</u>			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

Debtors' Residence
9219 Lamprey Drive

Street address, if available, or other description

Elk Grove CA 95624-0000

City State ZIP Code

Sacramento

County

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
<u>\$750,000.00</u>	<u>\$750,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$750,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: **Tesla**
 Model: **Y**
 Year: **2022**
 Approximate mileage: **21000**
 Other information:


Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$35,500.00 **\$35,500.00**

3.2 Make: **GMC**
 Model: **Sierra Pickup**
 Year: **2022**
 Approximate mileage: **43000**
 Other information:

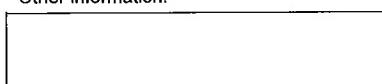

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$37,000.00 **\$37,000.00**

3.3 Make: **Audi**
 Model: **Q7**
 Year: **2022**
 Approximate mileage: **28000**
 Other information:


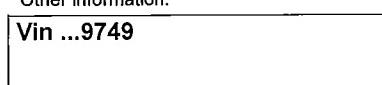
Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$30,000.00 **\$30,000.00**

3.4 Make: **Kenworth**
 Model: **T680**
 Year: **2021**
 Approximate mileage:
 Other information:
Vin ...9749


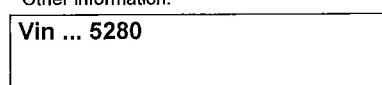
Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$50,000.00 **\$50,000.00**

3.5 Make: **International**
 Model: **Tractor**
 Year: **2023**
 Approximate mileage:
 Other information:
Vin ... 5280


Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$50,000.00 **\$50,000.00**

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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3.6 Make: freightliner Model: _____ Year: 2021 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Vin ... D9925</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$50,000.00 Current value of the portion you own? \$50,000.00	
3.7 Make: Freightliner Model: _____ Year: 2022 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Vin ... C2110</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$50,000.00 Current value of the portion you own? \$50,000.00	
3.8 Make: Kenworth Model: VIN 2444 Year: 2022 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">reposessed prior to filing</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$0.00 Current value of the portion you own? \$0.00	
3.9 Make: Freightliner Model: _____ Year: 2022 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Serial # ... MV2755</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$60,000.00 Current value of the portion you own? \$60,000.00	
3.1 0 Make: Freightliner Model: M2 106 Year: 2017 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;">Vin .. V9472 and 2019 Great Dane Dry van trailer</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? \$60,000.00 Current value of the portion you own? \$60,000.00	

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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3.1 1 Make: <u>Great Dane</u> Model: <u>Dry van trailer</u> Year: <u>2019</u> Approximate mileage: Other information: <div style="border: 1px solid black; padding: 2px; width: 100%;">Vin ... 36562</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$0.00</u> Current value of the portion you own? <u>\$0.00</u>
3.1 2 Make: <u>Great Dane</u> Model: <u>Trailer</u> Year: <u>2018</u> Approximate mileage: Other information: <div style="border: 1px solid black; padding: 2px; width: 100%;">Vin ... 10550</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$5,000.00</u> Current value of the portion you own? <u>\$5,000.00</u>
3.1 3 Make: <u>WANC</u> Model: Year: <u>2016</u> Approximate mileage: Other information: <div style="border: 1px solid black; padding: 2px; width: 100%;">Serieal # .. 13342</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$20,000.00</u> Current value of the portion you own? <u>\$20,000.00</u>
3.1 4 Make: <u>Great Dane</u> Model: <u>Trailer</u> Year: <u>2023</u> Approximate mileage: Other information: <div style="border: 1px solid black; padding: 2px; width: 100%;">Vin ... 14486</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$21,000.00</u> Current value of the portion you own? <u>\$21,000.00</u>
3.1 5 Make: <u>Freightliner</u> Model: Year: <u>2017</u> Approximate mileage: Other Information: <div style="border: 1px solid black; padding: 2px; width: 100%;">Vin 9442</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$5,000.00</u> Current value of the portion you own? <u>\$5,000.00</u>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 .pages you have attached for Part 2. Write that number here.....=>

\$473,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**See attached list****\$3,200.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**See attached list****\$1,350.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**1 Gloc****\$500.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**Clothing****\$170.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**Jewelry****\$500.00**

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$5,770.00**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

16. Cash*Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition* No Yes.....**Cash on hand****\$0.00****17. Deposits of money***Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.* No Yes.....

Institution name:

**Cash in bank
Wells Fargo ... 3340 checking
Safe Credit Union ... 9393 Checking
Banner Bank ... 0529
US Bank ... 7457**

17.1. checking**\$0.00****17.2. stock account****Robinhood account with value of \$1,046****\$1,046.00****18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts* No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Redwing Carrier, Inc - no longer operating -
debts exceed assets - vehicles are co-signed
and are listed as assets in this case**

100 %**\$1.00**

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

28. Tax refunds owed to you

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Term life insurance through employer -
no cash value**

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$1,048.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
 Yes. Go to line 38.

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 Debtor 2 **Baljit Kaur Bains**

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Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.....

Debtor has submitted a claim with Progressive Insurance for two stolen vehicles - 2019 Great Dane and 2018 Great Dane - Debtor expects amount of insurance proceeds will only cover debts against vehicles

\$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	<u>\$750,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$473,500.00</u>
57. Part 3: Total personal and household items, line 15	<u>\$5,770.00</u>
58. Part 4: Total financial assets, line 36	<u>\$1,048.00</u>
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61...	<u>\$480,318.00</u>
	Copy personal property total <u>\$480,318.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62	<u>\$1,230,318.00</u>

PART 4. HOUSEHOLD GOODS LIST ATTACHMENT TO PETITION SCHEDULE B

Please list all the items that you have in and around your home AND the total value of items. (Use the amount you would get if you sold the item at a garage sale, pawn shop, or through the newspaper). Give name of creditor/lienholder who has a security interest (Item could be repossessed for nonpayment of balance owed). If you are unsure, list lienholder's name.

6. HOUSEHOLD GOODS AND FURNISHINGS

	Qty	Total Value	Lienholder		Qty	Total Value	Lienholder
Crib	(0)	\$ _____	_____	Sofas	(0)	\$ _____	_____
Twin	(0)	\$ _____	_____	Love seats	(0)	\$ _____	_____
Double	(0)	\$ _____	_____	Armchairs	(0)	\$ _____	_____
Queen	(3)	\$ 500	_____	Rockers	(0)	\$ _____	_____
King	(3)	\$ 600	_____	Recliners	(0)	\$ _____	_____
Other	(0)	\$ _____	_____	Other chairs	(0)	\$ _____	_____
Dressers	(1)	\$ 50.00	_____	Coffee tables	(0)	\$ _____	_____
Night stand	(0)	\$ _____	_____	Corner tables	(2)	\$ 50	_____
Lamps	(0)	\$ _____	_____	End tables	(2)	\$ 50	_____
Bedding	(2)	\$ 50	_____	Other tables	(0)	\$ _____	_____
Towels, linens, etc.	(0)	\$ _____	_____	Lamps	(0)	\$ _____	_____
Tables	(0)	\$ _____	_____	Desks	(0)	\$ _____	_____
Chairs	(0)	\$ _____	_____	Chairs	(0)	\$ _____	_____
Bar stools	(0)	\$ _____	_____	Tables	(0)	\$ _____	_____
Stove	(1)	\$ 100	_____	Books	(10)	\$ 100	_____
Dishwasher	(1)	\$ 50	_____	Filing cabinet	(0)	\$ _____	_____
Refrigerator	(1)	\$ 500	_____	Card table/chairs	(0)	\$ _____	_____
Microwave	(1)	\$ 60	_____	Bookcases	(0)	\$ _____	_____
Freezer	(0)	\$ _____	_____	Tables/benches	(1)	\$ 100	_____
Sm. Appliances	(0)	\$ _____	_____	Chairs	(4)	\$ _____	_____
Tableware	(0)	\$ _____	_____	Spa/whirlpool	(0)	\$ _____	_____
Pots & pans	(5)	\$ 10	_____	Lawnmower	(0)	\$ _____	_____
Food	(0)	\$ _____	_____	Hand tools	(0)	\$ _____	_____
Washer	(1)	\$ 500	_____	Garden tools	(0)	\$ _____	_____
Dryer	(1)	\$ 500	_____	Power tools	(0)	\$ _____	_____
Fire pit	(0)	\$ _____	_____	Vacuum	(0)	\$ _____	_____
	()	\$ _____	_____		()	\$ _____	_____
	()	\$ _____	_____		()	\$ _____	_____
	()	\$ _____	_____		()	\$ _____	_____

7. ELECTRONICS

TV	(1)	\$ 1000	_____	Entertainment center	(0)	\$ _____	_____
Computer	(1)	\$ 200	_____	Media Player	(0)	\$ _____	_____
Monitor	(0)	\$ _____	_____	Camera	(0)	\$ _____	_____
Tablet	(0)	\$ _____	_____	VCR, DVR	(0)	\$ _____	_____
Printer/Scanner	(0)	\$ _____	_____	Drones	(0)	\$ _____	_____
Cellphone	(2)	\$ 150	_____		()	\$ _____	_____
Telephone	(0)	\$ _____	_____		()	\$ _____	_____
Fax machine	(0)	\$ _____	_____		()	\$ _____	_____
Gaming Equip.	(0)	\$ _____	_____		()	\$ _____	_____
Stereo receiver	(0)	\$ _____	_____		()	\$ _____	_____
Speakers							

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number (if known)	<u>24-20884</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County Line from <i>Schedule A/B</i> : 1.1	\$750,000.00	<input checked="" type="checkbox"/> \$500,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2022 Tesla Y 21000 miles Line from <i>Schedule A/B</i> : 3.1	\$35,500.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
See attached list Line from <i>Schedule A/B</i> : 6.1	\$3,200.00	<input checked="" type="checkbox"/> \$3,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
See attached list Line from <i>Schedule A/B</i> : 7.1	\$1,350.00	<input checked="" type="checkbox"/> \$1,350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Clothing Line from <i>Schedule A/B</i> : 11.1	\$170.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Jewelry Line from Schedule A/B: 12.1	\$500.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
1 dog Line from Schedule A/B: 13.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Cash on hand Line from Schedule A/B: 16.1	\$0.00	<input checked="" type="checkbox"/> \$230.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
checking: Cash in bank Wells Fargo ... 3340 checking Safe Credit Union ... 9393 Checking Banner Bank ... 0529 US Bank ... 7457 Line from Schedule A/B: 17.1	\$0.00	<input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
401K through employer Not property of the bankruptcy estate per Patterson v Shumate. Line from Schedule A/B: 21.1	\$0.00	<input checked="" type="checkbox"/> \$300,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)
Term life insurance through employer - no cash value Line from Schedule A/B: 31.1	\$0.00	<input checked="" type="checkbox"/> \$200,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(a)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number (if known)	24-20884		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A	Column B	Column C
	P O Box 310593 Dallas, TX 75303-1593	2017 Freightliner M2 106 Vin .. V9472 and 2019 Great Dane Dry van trailer	\$116,000.00	\$60,000.00	\$56,000.00
	Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____		

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number **1268** _____

Debtor 1	Rakesh Kumar Bains			Case number (if known)	24-20884
	First Name	Middle Name	Last Name		
Debtor 2	Baljit Kaur Bains				
	First Name	Middle Name	Last Name		
2.2	BMO	Describe the property that secures the claim:			
	Creditor's Name	2023 Great Dane Trailer Vin ... 14486			
	P O Box 71951 Chicago, IL 60694-1951 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent	<input type="checkbox"/> Unliquidated	<input type="checkbox"/> Disputed		
	Nature of lien. Check all that apply.				
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)		
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit	<input type="checkbox"/> Other (including a right to offset) _____		
	<input checked="" type="checkbox"/> At least one of the debtors and another				
	<input checked="" type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number			0565	
2.3	County of Sacramento	Describe the property that secures the claim:			
	Creditor's Name	Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County			
	Revenue Recovery PO Box 1086 Sacramento, CA 95812-1086 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent	<input type="checkbox"/> Unliquidated	<input type="checkbox"/> Disputed		
	Nature of lien. Check all that apply.				
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)		
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit	<input type="checkbox"/> Other (including a right to offset) _____		
	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only				
	<input type="checkbox"/> At least one of the debtors and another				
	<input checked="" type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number				
2.4	Crossroads Equipment Lease and Finance	Describe the property that secures the claim:			
	Creditor's Name	2022 Kenworth VIN 2444 repossessed prior to filing			
	P O "Box 101285 Pasadena, CA 91189-1285 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply.			
	<input type="checkbox"/> Contingent	<input type="checkbox"/> Unliquidated	<input type="checkbox"/> Disputed		
	Nature of lien. Check all that apply.				
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)		
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit	<input type="checkbox"/> Other (including a right to offset) _____		
	<input type="checkbox"/> Debtor 1 and Debtor 2 only				
	<input checked="" type="checkbox"/> At least one of the debtors and another				
	<input checked="" type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number				

Debtor 1	Rakesh Kumar Bains	Case number (if known)	24-20884		
First Name	Middle Name	Last Name			
Debtor 2	Baljit Kaur Bains	Case number (if known)	24-20884		
First Name	Middle Name	Last Name			
2.5 Diamler Truck Financial		Describe the property that secures the claim:	\$135,000.00	\$50,000.00	\$85,000.00
Creditor's Name 14372 Heritage Parkway, Suite 400 Fort Worth, TX 76177-3300 Number, Street, City, State & Zip Code		2022 Freightliner Vin ... C2110			
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Date debt was incurred		Last 4 digits of account number	6001		
2.6 Diamler Truck Financial		Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00
Creditor's Name 14372 Heritage Parkway, Suite 400 Fort Worth, TX 76177-3300 Number, Street, City, State & Zip Code		2022 Freightliner Cascadia VIN ... C2110			
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Date debt was incurred		Last 4 digits of account number			
2.7 Diamler Truck Financial Services LLC		Describe the property that secures the claim:	\$105,069.00	\$50,000.00	\$55,069.00
Creditor's Name 8430 West Bryn Mawr Ave 3rd Fl Chicago, IL 60631 Number, Street, City, State & Zip Code		2021 freightliner Vin ... D9925			
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Date debt was incurred		Last 4 digits of account number			

Debtor 1	Rakesh Kumar Bains			Case number (if known)	24-20884
	First Name	Middle Name	Last Name		
Debtor 2	Baljit Kaur Bains				
	First Name	Middle Name	Last Name		

2.8 Diamler Truck Financial Services LLC \$35,474.00 \$20,000.00 \$15,474.00

Creditor's Name

Describe the property that secures the claim:
**2016 WANC
Serial # .. 13342**

8430 West Bryn Mawr 3rd Floor Chicago, IL 60631

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number ... _____

2.9 Diamler Truck Financial Services LLC \$20,000.00 \$5,000.00 \$15,000.00

Creditor's Name

Describe the property that secures the claim:

**2018 Great Dane Trailer
Vin ... 10550**

8430 West Bryn Mawr 3rd Floor Chicago, IL 60631

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) _____

Date debt was incurred _____

Last 4 digits of account number _____

Debtor 1	Rakesh Kumar Bains	Case number (if known)	24-20884		
	First Name Middle Name Last Name				
Debtor 2	Baljit Kaur Bains	First Name Middle Name Last Name			
2.1 0	Elite Truck and Equipment Inc Creditor's Name	Describe the property that secures the claim: 2019 Great Dane Dry van trailer Vin ... 36562	\$0.00	\$0.00	\$0.00
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>					
Number, Street, City, State & Zip Code					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____		Last 4 digits of account number _____			
2.1 1	Flagstar Bank Creditor's Name	Describe the property that secures the claim: Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County	\$375,920.00	\$750,000.00	\$0.00
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>					
Number, Street, City, State & Zip Code					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____		Last 4 digits of account number _____			

Debtor 1	Rakesh Kumar Bains	Case number (if known)	24-20884		
First Name	Middle Name	Last Name			
Debtor 2	Baljit Kaur Bains				
First Name	Middle Name	Last Name			
2.1 2	GM Financial	Describe the property that secures the claim:	\$55,580.00	\$37,000.00	\$18,580.00
Creditor's Name	2022 GMC Sierra Pickup 43000 miles				
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____ Last 4 digits of account number 9531					
2.1 3	Paccar Financial	Describe the property that secures the claim:	\$95,250.00	\$50,000.00	\$45,250.00
Creditor's Name	2021 Kenworth T680 Vin ...9749				
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Nature of lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____ Last 4 digits of account number 7171					

Debtor 1	Rakesh Kumar Bains			Case number (if known)	24-20884
	First Name	Middle Name	Last Name		
Debtor 2	Baljit Kaur Bains				
	First Name	Middle Name	Last Name		
2.1 4	The Golden 1 Credit Union			Describe the property that secures the claim:	\$57,433.00
				2022 Audi Q7 28000 miles	\$30,000.00
Creditor's Name					\$27,433.00
PO Box 15249 Sacramento, CA 95851-0249				As of the date you file, the claim is: Check all that apply.	
				<input type="checkbox"/> Contingent	
				<input type="checkbox"/> Unliquidated	
				<input type="checkbox"/> Disputed	
Nature of lien. Check all that apply.					
<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)					
<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)					
<input type="checkbox"/> Judgment lien from a lawsuit					
<input type="checkbox"/> Other (including a right to offset) _____					
Number, Street, City, State & Zip Code				Last 4 digits of account number	0011
2.1 5	US Bank			Describe the property that secures the claim:	\$217,665.00
				Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County	\$750,000.00
Creditor's Name					\$0.00
Bankruptcy Department PO Box 21948 Saint Paul, MN 55121-4201				As of the date you file, the claim is: Check all that apply.	
				<input type="checkbox"/> Contingent	
				<input type="checkbox"/> Unliquidated	
				<input type="checkbox"/> Disputed	
Nature of lien. Check all that apply.					
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)					
<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)					
<input type="checkbox"/> Judgment lien from a lawsuit					
<input type="checkbox"/> Other (including a right to offset) _____					
Number, Street, City, State & Zip Code				Last 4 digits of account number	
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only					
<input type="checkbox"/> Debtor 2 only					
<input type="checkbox"/> Debtor 1 and Debtor 2 only					
<input checked="" type="checkbox"/> At least one of the debtors and another					
<input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred				Last 4 digits of account number	

Debtor 1	Rakesh Kumar Bains			Case number (if known)	24-20884
	First Name	Middle Name	Last Name		
Debtor 2	Baljit Kaur Bains				
	First Name	Middle Name	Last Name		
2.1 6	US Bank equipment finance			Describe the property that secures the claim:	\$109,000.00
				2022 Freightliner Serial # ... MV2755	\$60,000.00
				As of the date you file, the claim is: Check all that apply.	\$49,000.00
				<input type="checkbox"/> Contingent	
				<input type="checkbox"/> Unliquidated	
				<input type="checkbox"/> Disputed	
				Nature of lien. Check all that apply.	
				<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	
				<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)	
				<input type="checkbox"/> Judgment lien from a lawsuit	
				<input type="checkbox"/> Other (including a right to offset) _____	
Who owes the debt? Check one.				Date debt was incurred	Last 4 digits of account number
					3316
2.1 7	US Bank equipment finance			Describe the property that secures the claim:	\$18,000.00
				2017 Freightliner Vin 9442	\$5,000.00
				As of the date you file, the claim is: Check all that apply.	\$13,000.00
				<input type="checkbox"/> Contingent	
				<input type="checkbox"/> Unliquidated	
				<input type="checkbox"/> Disputed	
				Nature of lien. Check all that apply.	
				<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	
				<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)	
				<input type="checkbox"/> Judgment lien from a lawsuit	
				<input type="checkbox"/> Other (including a right to offset) _____	
Who owes the debt? Check one.				Date debt was incurred	Last 4 digits of account number

Debtor 1	Rakesh Kumar Bains	Case number (if known)	24-20884		
First Name	Middle Name	Last Name			
Debtor 2	Baljit Kaur Bains				
First Name	Middle Name	Last Name			
2.1 US Bank equipment finance		Describe the property that secures the claim:	\$35,000.00	\$20,000.00	\$35,000.00
Creditor's Name		2016 WANC Serieal # .. 13342			
PO Box 790448 Saint Louis, MO 63179-0448		As of the date you file, the claim is: Check all that apply.			
Number, Street, City, State & Zip Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Who owes the debt? Check one.		Nature of lien. Check all that apply.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt		<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
Date debt was incurred _____		Last 4 digits of account number _____			
2.1 9 Wells Fargo		Describe the property that secures the claim:	\$58,836.00	\$35,500.00	\$23,336.00
Creditor's Name		2022 Tesla Y 21000 miles			
Number, Street, City, State & Zip Code		As of the date you file, the claim is: Check all that apply.			
Who owes the debt? Check one.		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt		Nature of lien. Check all that apply.			
<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)					
Date debt was incurred _____		Last 4 digits of account number _____			

Debtor 1 **Rakesh Kumar Bains**
 First Name _____ Middle Name _____ Last Name _____

Debtor 2 **Baljit Kaur Bains**
 First Name _____ Middle Name _____ Last Name _____

Case number (if known) **24-20884**

2.2	Wells Fargo Equipment Finance	Describe the property that secures the claim:	\$0.00	\$50,000.00	\$0.00
Creditor's Name		2023 International Tractor Vin ... 5280			
P O Box 3072 Cedar Rapids, IA 52406-3072		As of the date you file, the claim is: Check all that apply.			
Number, Street, City, State & Zip Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Who owes the debt? Check one.		<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt			
Nature of lien. Check all that apply.		<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
Date debt was incurred _____		Last 4 digits of account number _____			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,472,193.00

If this is the last page of your form, add the dollar value totals from all pages.

\$1,472,193.00

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

- | | |
|---|--|
| <input type="checkbox"/> Name, Number, Street, City, State & Zip Code
Mercedes - Benz Financial Services USA
P O Box 5260
843 West Bryn Mawr Ave 3rd Fl
Chicago, IL 60631 | On which line in Part 1 did you enter the creditor? 2.7

Last 4 digits of account number _____ |
| <input type="checkbox"/> Name, Number, Street, City, State & Zip Code
Quality Loan Srvce Corporation
2763 Camino Del Rio South
San Diego, CA 92108 | On which line in Part 1 did you enter the creditor? 2.15

Last 4 digits of account number _____ |

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number (if known)	24-20884		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	Last 4 digits of account number 1360	\$650.00	\$650.00

California Department of Tax and**Fee Adm**

Priority Creditor's Name

Account Information Group MIC**29****P O Box 942879****Sacramento, CA 94279-0029**

Number Street City State Zip Code

Who incurred the debt? Check one.

 Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt

Is the claim subject to offset?

 No Yes

As of the date you file, the claim is: Check all that apply

 Contingent Unliquidated Disputed

Type of PRIORITY unsecured claim:

 Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify**sales taxes**

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

2.2	Franchise Tax Board* Priority Creditor's Name Bankruptcy Unit PO Box 2952 MS A-340 Sacramento, CA 95812-2952 Number Street City State Zip Code	Last 4 digits of account number \$23,700.00	\$23,700.00	\$0.00
	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify 2020, 2021 income taxes			
	Who incurred the debt? Check one.			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt			
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

2.3	Internal Revenue Service* Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number \$19,000.00	\$13,000.00	\$6,000.00
	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify 2020, 2021 income taxes			
	Who incurred the debt? Check one.			
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt			
	Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1	<p>Acima Credit Nonpriority Creditor's Name 9815 S. Monroe St Sandy, UT 84070 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify <u>lease</u></p>	Last 4 digits of account number \$3,500.00 When was the debt incurred? ... 5757 As of the date you file, the claim is: Check all that apply
<hr/>		<p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>lease</u></p>
<hr/>		<p>Last 4 digits of account number 5906 \$110.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>security service</u></p>
<hr/>		<p>Last 4 digits of account number 3813 \$3,225.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>charge account</u></p>

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.4 **American Express** Nonpriority Creditor's Name P O Box 60189
City of Industry, CA 91716-0189 Number Street City State Zip Code Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another Type of NONPRIORITY unsecured claim:
 Check if this claim is for a community debt Student loans
 Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 No Debts to pension or profit-sharing plans, and other similar debts
 Yes Other. Specify Bains Marinated meat shop

4.5 **American First Finance** Nonpriority Creditor's Name P O Box 4115
Concord, CA 94524 Number Street City State Zip Code Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another Type of NONPRIORITY unsecured claim:
 Check if this claim is for a community debt Student loans
 Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 No Debts to pension or profit-sharing plans, and other similar debts
 Yes Other. Specify _____

4.6 **Apelles** Nonpriority Creditor's Name P O Box 1578
Middletown, OH 45042-1578 Number Street City State Zip Code Who incurred the debt? Check one.

Debtor 1 only Contingent
 Debtor 2 only Unliquidated
 Debtor 1 and Debtor 2 only Disputed
 At least one of the debtors and another Type of NONPRIORITY unsecured claim:
 Check if this claim is for a community debt Student loans
 Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 No Debts to pension or profit-sharing plans, and other similar debts
 Yes Other. Specify Redwing Carriers

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.7	<p>Bank of America Nonpriority Creditor's Name P O Box 15284 Wilmington, DE 19850 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>charge account</u></p> <p><input type="checkbox"/> Yes</p>	Last 4 digits of account number 8150 When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$1,050.00
<hr/> <p>4.8</p> <p>Bank of America Nonpriority Creditor's Name P O Box 15019 Wilmington, DE 19886-5019 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>charge account</u></p> <p><input type="checkbox"/> Yes</p>		Last 4 digits of account number 8150 When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$3,270.00
<hr/> <p>4.9</p> <p>Bank of America Nonpriority Creditor's Name P O Box 15284 Wilmington, DE 19850 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>charge account</u></p> <p><input type="checkbox"/> Yes</p>		Last 4 digits of account number 8117 When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$6,380.00

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

<div style="border: 1px solid black; padding: 2px;">4.1 0</div> <p>Best Buy Credit Services Nonpriority Creditor's Name P O Box 6204 Sioux Falls, SD 57117-6204 Number Street City State Zip Code Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 7832 \$6,350.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account</p>
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<div style="border: 1px solid black; padding: 2px;">4.1 1</div> <p>BMO Bank N.A. Nonpriority Creditor's Name P O Box 5700 Carol Stream, IL 60197-5700 Number Street City State Zip Code Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 0400 \$1,840.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account</p>
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<div style="border: 1px solid black; padding: 2px;">4.1 2</div> <p>Calvine Plaza Nonpriority Creditor's Name</p> <p>Number Street City State Zip Code Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number \$0.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account</p>
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Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1 3	Chase Nonpriority Creditor's Name Account Inquiries PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number ... When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account	\$935.00
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4.1 4	Citi Nonpriority Creditor's Name P O Box 790057 Saint Louis, MO 63179-0057 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 4953 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account	\$9,400.00
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4.1 5	Collection Northwest Nonpriority Creditor's Name P O box 4070 2400 Poplar Dr Medford, OR 97501 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Redwing Carrier - Jackson County Justice Court	\$600.00
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Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1
6

Comenity Bank Nonpriority Creditor's Name Bankruptcy Dept PO Box 182125 Columbus, OH 43218 Number Street City State Zip Code	Last 4 digits of account number 4144	\$879.00
When was the debt incurred?		
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input checked="" type="checkbox"/> Other. Specify charge account		
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
7

Credit Collection Services Nonpriority Creditor's Name P O Box 710 Norwood, MA 02062-0710 Number Street City State Zip Code	Last 4 digits of account number 3336	\$82.00
When was the debt incurred?		
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input checked="" type="checkbox"/> Other. Specify collections - Redwing Carrier		
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.1
8

Credit Collection Services Nonpriority Creditor's Name 725 Canton Street Norwood, MA 02062 Number Street City State Zip Code	Last 4 digits of account number	\$57.00
When was the debt incurred?		
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<input checked="" type="checkbox"/> Other. Specify progressive West Ins		
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1 **9**

Department of Education	Last 4 digits of account number 6668	\$8,153.00
Nonpriority Creditor's Name 50 United Nations Plaza Suite 1200 San Francisco, CA 94102	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify student loan	

4.2 **0**

Discover	Last 4 digits of account number 6393	\$3,120.00
Nonpriority Creditor's Name P O Box 45909 San Francisco, CA 94145-0909	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge account	

4.2 **1**

First National Bank of Omaha	Last 4 digits of account number 3497	\$2,848.00
Nonpriority Creditor's Name PO Box 2557 Omaha, NE 68103	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account - Redwing Carrier	

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

<div style="border: 1px solid black; padding: 2px;">4.2 2</div> <p>FNBO Nonpriority Creditor's Name P O Box 2557 Omaha, NE 68103-2557 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>charge account - Redwing Carrier</u></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>4977</u> \$<u>2,850.00</u></p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>
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<div style="border: 1px solid black; padding: 2px;">4.2 3</div> <p>Greenburg, Grant and Richards Inc Nonpriority Creditor's Name 5858 Westheimer Road, Ste. 500 Houston, TX 77057 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Love's Travel Stops - Redwing Carrier</u></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>7170</u> \$<u>679.00</u></p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>
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<div style="border: 1px solid black; padding: 2px;">4.2 4</div> <p>Honey Management Group Inc Nonpriority Creditor's Name 730 W. Golden Grove Way Covina, CA 91722 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Bains Marinated Meats - Clicklease</u></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$<u>7,000.00</u></p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>
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Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known)

24-20884

4.2
5**Khols**

Nonpriority Creditor's Name

N 56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 1566

\$240.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account

4.2
6**Koalafi**

Nonpriority Creditor's Name

P O Box 5518
Glen Allen, VA 23058-5518

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number

\$2,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify lease

4.2
7**Kohls**

Nonpriority Creditor's Name

P O Box 3115
Milwaukee, WI 53201

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 3851

\$2,710.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.2 **8** Linebarger Goggan Blair & Sampson LLP

Nonpriority Creditor's Name

One Penn Center
1617 John F. Kennedy Blvd Ste 555
Philadelphia, PA 19103

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number

\$193.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Deleware DOT - Redwing Carrier**

4.2 **9** Lowes Business Acct

Nonpriority Creditor's Name

P O Box 669824
Dallas, TX 75266-0781

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number

0388

\$120.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Bains Marinated Meats**

4.3 **0** Macy

Nonpriority Creditor's Name

P O Box 79003
Saint Louis, MO 63179-0003

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number

0238

\$1,400.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **charge account -**

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.3
1

Macy's Nonpriority Creditor's Name P O Box 79003 Saint Louis, MO 63179-0003 Number Street City State Zip Code	Last 4 digits of account number 4258	\$1,100.00
Who incurred the debt? Check one.	When was the debt incurred?	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply	
Is the claim subject to offset?	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.3
2

Macy's American Express Nonpriority Creditor's Name P O Box 79003 Saint Louis, MO 63179-0003 Number Street City State Zip Code	Last 4 digits of account number 6923	\$1,865.00
Who incurred the debt? Check one.	When was the debt incurred?	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply	
Is the claim subject to offset?	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

4.3
3

PA Turnpike Toll by Plate Nonpriority Creditor's Name P O Box 645631 Pittsburgh, PA 15264-5254 Number Street City State Zip Code	Last 4 digits of account number	\$350.00
Who incurred the debt? Check one.	When was the debt incurred?	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply	
Is the claim subject to offset?	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify tolls - Redwing Carrier	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known)

24-20884

4.3 Port Authority NY NJ Nonpriority Creditor's Name <u>P O Box 15183</u> <u>Albany, NY 12212-5183</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Redwing Carrier</u>	\$277.00
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4.3 Prime Nonpriority Creditor's Name <u>P O Box 15123</u> <u>Wilmington, DE 19850-5123</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number ... When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>charge account</u>	\$8,600.00
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4.3 Professional Account Management LLC Nonpriority Creditor's Name <u>P O Box 500</u> <u>Horseheads, NY 14845-0500</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>tolls - Redwing Carrier</u>	\$242.00
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Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.3 7	Professional Credit Service Nonpriority Creditor's Name <u>P O Box 7548</u> <u>Springfield, OR 97475-0039</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Marion County Justice Court</u>	\$646.00
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4.3 8	RTS Financial Services Inc Nonpriority Creditor's Name <u>Gaba Law</u> <u>25 Mauchly Suite 300</u> <u>Irvine, CA 92618</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>factoring company -Redwing Carrier</u>	\$6,095.00
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4.3 9	Shop Your Way Nonpriority Creditor's Name <u>PO Box 6286</u> <u>Sioux Falls, SD 57117-6286</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>1967</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>charge account</u>	\$7,065.00
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Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.4
0

State of California

Nonpriority Creditor's Name

**Department of Motor Vehicles
P O Box 932320 MS H160
Sacramento, CA 94232-3200**

Number Street City State Zip Code

Who Incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number

\$1.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Redwing Carrier

4.4
1

Synchrony

Nonpriority Creditor's Name

**P O Box 965064
Orlando, FL 32896-0564**

Number Street City State Zip Code

Who Incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 1515

\$315.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account - Redwing Carrier

4.4
2

Synchrony

Nonpriority Creditor's Name

**P O Box 965064
Orlando, FL 32896-0564**

Number Street City State Zip Code

Who Incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 1736

\$910.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.4
3

Synchrony

Nonpriority Creditor's Name

P O Box 965064
Orlando, FL 32896-0564

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 2956

\$1,940.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account

4.4
4

Synchrony Bank

Nonpriority Creditor's Name

P O Box 965008
Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 1515

\$1,738.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account - Redwing Carrier Inc

4.4
5

Synchrony Bank

Nonpriority Creditor's Name

P O Box 965008
Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt
 - Is the claim subject to offset?
- No
- Yes

Last 4 digits of account number 3737

\$1,325.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify charge account - Redwing Carrier

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884

4.4
6

The Golden 1 Credit Union	Last 4 digits of account number	2844	\$9,347.00
Nonpriority Creditor's Name PO Box 15966 Sacramento, CA 95852	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account - Redwing Carrier		

4.4
7

The Golden 1 Credit Union	Last 4 digits of account number	6204	\$10,131.00
Nonpriority Creditor's Name PO Box 15966 Sacramento, CA 95852	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account		

4.4
8

The Home Depot	Last 4 digits of account number	2100	\$9,100.00
Nonpriority Creditor's Name PO Box 9001030 Louisville, KY 40290-1030	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify bains marinated meat		

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.4 9 <u>The Home Depot Credit Services</u> Nonpriority Creditor's Name <u>P O Box 790393</u> <u>Saint Louis, MO 63179</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0675</u> When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>charge account - Redwing</u>	<u>\$631.00</u>
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4.5 0 <u>Transworld Systems Inc</u> Nonpriority Creditor's Name <u>500 Virginia Dr Ste 514</u> <u>Fort Washington, PA 19034</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u> </u> When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Penn Turnpike Commission - Redwing</u>	<u>\$732.00</u>
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4.5 1 <u>U.S. Small Business Administration</u> Nonpriority Creditor's Name <u>Attn: District Counsel</u> <u>455 Market Street, Suite 600</u> <u>San Francisco, CA 94105</u> Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>7909</u> When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Redwing Carrier</u>	<u>\$479,129.00</u>
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Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

4.5
2

US Bank	Last 4 digits of account number <u>6863</u>	\$15,920.00
Nonpriority Creditor's Name Bankruptcy Department PO Box 5229 Cincinnati, OH 45201	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Bains Marinated Meat</u>	

4.5
3

US Bank	Last 4 digits of account number <u>0862</u>	\$24,650.00
Nonpriority Creditor's Name P O Box 790179 Saint Louis, MO 63179-0179	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>bains marinated meat</u>	

4.5
4

Utah State Tax Commission	Last 4 digits of account number <u>...</u>	\$1.00
Nonpriority Creditor's Name 210 N 1950 W. Salt Lake City, UT 84134	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Redwing Carrier</u>	

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

<div style="border: 1px solid black; padding: 2px;">4.5 5</div> <p>Verizon Business Nonpriority Creditor's Name P O Box 489 Newark, NJ 07101-0489 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 7032 \$255.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Redwing Carrier</p>
<div style="border: 1px solid black; padding: 2px;">4.5 6</div> <p>Violation Enforcement Service Nonpriority Creditor's Name P O Box 1212 Horseheads, NY 14845-1200 Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 9350 \$76.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify collection - Redwing Carrier</p>
<div style="border: 1px solid black; padding: 2px;">4.5 7</div> <p>Webstaurant Nonpriority Creditor's Name</p> <p>Number Street City State Zip Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number 7504 \$5,900.00</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account - Bains Marinated Meat</p>

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884

4.5 8 Wells Fargo Nonpriority Creditor's Name PO Box 6995 Portland, OR 97228 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 9690 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account - Redwing Carrier	\$17,390.00
--	--	--------------------

4.5 9 Wells Fargo Nonpriority Creditor's Name P O Box 51193 Los Angeles, CA 90051-5493 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify charge account	\$13,100.00
--	--	--------------------

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
United States Department of Justice*
Civil Trial Section, Western Region
Box 683, Ben Franklin Station
Washington, DC 20044

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.3 of (Check one):

- Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
US Attorney
For US Small Business Administration
501 I Street Suite 10-100
Sacramento, CA 95814

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.51 of (Check one):

- Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address
US Attorney*
For the Internal Revenue Service
501 I Street, Suite 10-100

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.3 of (Check one):

- Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

Sacramento, CA 95814

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total Priority. Add lines 6a through 6d.	Total Claim 6a. \$ <u>0.00</u> 6b. \$ <u>43,350.00</u> 6c. \$ <u>0.00</u> 6d. \$ <u>0.00</u> 6e. \$ <u>43,350.00</u>
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6j. Total Nonpriority. Add lines 6f through 6i.	Total Claim 6f. \$ <u>0.00</u> 6g. \$ <u>0.00</u> 6h. \$ <u>0.00</u> 6i. \$ <u>694,402.00</u> 6j. \$ <u>694,402.00</u>

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number (if known)	24-20884		

Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1	Clicklease 1182 W. 2400 South Salt Lake City, UT 84119	Lease for Bains Marinated Meats
2.2	Koalafi P O Box 5518 Glen Allen, VA 23058-5518	

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number (if known)	24-20884		

Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

- No
 Yes.

In which community state or territory did you live? -NONE-. Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent
Number, Street, City, State & Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.6
 Schedule G _____
Apelles

3.2 Redwing Carrier, Inc

- Schedule D, line 2.1
 Schedule E/F, line _____
 Schedule G _____
Ascentium Capital

Debtor 1 Rakesh Kumar Bains
Baljit Kaur Bains

Case number (if known) 24-20884

Additional Page to List More Codebtors

Column 1: Your codebtor

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

3.3 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.7
 Schedule G _____
Bank of America

3.4 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.8
 Schedule G _____
Bank of America

3.5 Redwing Carrier, Inc

- Schedule D, line 2.2
 Schedule E/F, line _____
 Schedule G _____
BMO

3.6 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.15
 Schedule G _____
Collection Northwest

3.7 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.16
 Schedule G _____
Comenity Bank

3.8 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.17
 Schedule G _____
Credit Collection Services

3.9 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.18
 Schedule G _____
Credit Collection Services

3.10 Redwing Carrier, Inc

- Schedule D, line 2.4
 Schedule E/F, line _____
 Schedule G _____
Crossroads Equipment Lease and Finance

Debtor 1 Rakesh Kumar Bains
Baljit Kaur Bains

Case number (if known) 24-20884

Additional Page to List More Codebtors

Column 1: Your codebtor

3.11 Redwing Carrier, Inc

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

- Schedule D, line 2.5
 Schedule E/F, line _____
 Schedule G _____
Diamler Truck Financial

3.12 Redwing Carrier, Inc

- Schedule D, line 2.7
 Schedule E/F, line _____
 Schedule G _____
Diamler Truck Financial Services LLC

3.13 Redwing Carrier, Inc

- Schedule D, line 2.8
 Schedule E/F, line _____
 Schedule G _____
Diamler Truck Financial Services LLC

3.14 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.21
 Schedule G _____
First National Bank of Omaha

3.15 Redwing Carrier, Inc

- Schedule D, line 2.11
 Schedule E/F, line _____
 Schedule G _____
Flagstar Bank

3.16 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.22
 Schedule G _____
FNBO

3.17 Redwing Carrier, Inc

- Schedule D, line 2.12
 Schedule E/F, line _____
 Schedule G _____
GM Financial

3.18 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.23
 Schedule G _____
Greenburg, Grant and Richards Inc

Debtor 1 Rakesh Kumar Bains
Baljit Kaur Bains

Case number (if known) 24-20884

Additional Page to List More Codebtors

Column 1: Your codebtor

3.19 Redwing Carrier, Inc

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

- Schedule D, line _____
 Schedule E/F, line 4.25
 Schedule G _____
Khols

3.20 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.28
 Schedule G _____
Linebarger Goggan Blair & Sampson LLP

3.21 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.30
 Schedule G _____
Macy

3.22 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.31
 Schedule G _____
Macy's

3.23 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.33
 Schedule G _____
PA Turnpike Toll by Plate

3.24 Redwing Carrier, Inc

- Schedule D, line 2.13
 Schedule E/F, line _____
 Schedule G _____
Paccar Financial

3.25 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.34
 Schedule G _____
Port Authority NY NJ

3.26 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.35
 Schedule G _____
Prime

Debtor 1 Rakesh Kumar Bains
Baljit Kaur Bains

Case number (if known) 24-20884

Additional Page to List More Codebtors

Column 1: Your codebtor

3.27 Redwing Carrier, Inc

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

- Schedule D, line _____
 Schedule E/F, line 4.36
 Schedule G _____

Professional Account Management LLC

3.28 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.37
 Schedule G _____

Professional Credit Service

3.29 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.40
 Schedule G _____

State of California

3.30 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.41
 Schedule G _____

Synchrony

3.31 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.44
 Schedule G _____

Synchrony Bank

3.32 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.45
 Schedule G _____

Synchrony Bank

3.33 Redwing Carrier, Inc

- Schedule D, line 2.14
 Schedule E/F, line _____
 Schedule G _____

The Golden 1 Credit Union

3.34 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.46
 Schedule G _____

The Golden 1 Credit Union

Debtor 1 **Rakesh Kumar Bains
Baljit Kaur Bains**

Case number (*if known*) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

3.35 Redwing Carrier, Inc

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

- Schedule D, line _____
 Schedule E/F, line **4.49**
 Schedule G _____

The Home Depot Credit Services

3.36 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line **4.50**
 Schedule G _____

Transworld Systems Inc

3.37 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line **4.51**
 Schedule G _____

U.S. Small Business Administration

3.38 Redwing Carrier, Inc

- Schedule D, line **2.15**
 Schedule E/F, line _____
 Schedule G _____

US Bank

3.39 Redwing Carrier, Inc

- Schedule D, line **2.16**
 Schedule E/F, line _____
 Schedule G _____

US Bank equipment finance

3.40 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line **4.54**
 Schedule G _____

Utah State Tax Commission

3.41 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line **4.55**
 Schedule G _____

Verizon Business

3.42 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line **4.56**
 Schedule G _____

Violation Enforcement Service

Debtor 1 **Rakesh Kumar Bains
Baljit Kaur Bains**

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

3.43 Redwing Carrier, Inc

*Column 2: The creditor to whom you owe the debt
Check all schedules that apply:*

- Schedule D, line 2.19
 Schedule E/F, line _____
 Schedule G _____
Wells Fargo

3.44 Redwing Carrier, Inc

- Schedule D, line _____
 Schedule E/F, line 4.58
 Schedule G _____
Wells Fargo

3.45 Redwing Carrier, Inc

- Schedule D, line 2.20
 Schedule E/F, line _____
 Schedule G _____
Wells Fargo Equipment Finance

Fill in this information to identify your case:

Debtor 1	<u>Rakesh Kumar Bains</u>
Debtor 2 (Spouse, if filing)	<u>Baljit Kaur Bains</u>
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF CALIFORNIA</u>	
Case number (If known)	<u>24-20884</u>

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

12/15

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Occupation

Driver - Self employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Employer's name

FC

Employer's address

Methodist Hospital

**7500 Hospital Dr.
Sacramento, CA 95823**

How long employed there?

18 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>3,995.33</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>3,995.33</u>

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

Copy line 4 here

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ 0.00	\$ 3,995.33

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
- 5b. Mandatory contributions for retirement plans
- 5c. Voluntary contributions for retirement plans
- 5d. Required repayments of retirement fund loans
- 5e. Insurance
- 5f. Domestic support obligations
- 5g. Union dues
- 5h. Other deductions. Specify: _____

5a.	\$ 0.00	\$ 349.55
5b.	\$ 0.00	\$ 0.00
5c.	\$ 0.00	\$ 241.61
5d.	\$ 0.00	\$ 0.00
5e.	\$ 0.00	\$ 153.49
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 0.00	+ \$ 0.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6.	\$ 0.00	\$ 744.65
----	----------------	------------------

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7.	\$ 0.00	\$ 3,250.68
----	----------------	--------------------

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
- 8b. Interest and dividends
- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
- 8d. Unemployment compensation
- 8e. Social Security
- 8f. Other government assistance that you regularly receive
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.
Specify: _____
- 8g. Pension or retirement income
- 8h. Other monthly income. Specify: **IHSS**

8a.	\$ 13,349.69	\$ 0.00
-----	---------------------	----------------

8b.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8c.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8d.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8e.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8f.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8g.	\$ 0.00	\$ 0.00
-----	----------------	----------------

8h.+	\$ 0.00	+ \$ 2,503.00
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9.	\$ 13,349.69	\$ 2,503.00
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10.	\$ 13,349.69	+ \$ 5,753.68	= \$ 19,103.37
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10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11.	+\$ 0.00
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12.	\$ 19,103.37
-----	---------------------

Combined
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

- No.
- Yes. Explain: **Baljit is part time employee at 20 hours per week. Recent income was higher due to training classes which are offered annually and increased hours.**

Projected profit and loss from self employment Trucking

Anticipated Gross monthly income	\$94,000.00
Expenses	
Diesel	\$33,000.00
Insurance	\$6,200.00
Fuel tax	\$500.00
Tolls	\$1,300.00
Maintenance	\$3,000.00
Driver pay (1099)	\$31,000.00
Trailer Rent	\$1,200.00
Truck parking	\$600.00
Dispatch services	\$5,000.00
Misc	\$200.00
Total expenses	\$82,000.00
Net profit/loss	\$12,000.00

BAINS MEAT SHOP

Projected Profit and Loss

January 2024 through June 2024

Ordinary Income

CLEARENT	\$185,500.00
DOOR DASH	\$2,700.00
GOEBT	\$5,200.00
TOTAL REVENUE	\$193,400.00
	6 32,233.33/MO

COST OF GOODS SOLD

GROCERY	\$114,500.00
COCARD FEE	\$470.00
PAYROLL/EEMPLOYEE	\$14,500.00
CLEARENT	\$5,100.00
LOGICAL FEE	\$500.00
TOTAL CoGS	221,511.66/MO
	6 \$135,070.00
GROSS PROFIT/LOSS	\$58,330.00

EXPENSES

LEASE	\$36,600.00
ATLAS DISPOSAL	\$2,100.00
NATIONWIDE	\$900.00
VIVINT	\$300.00
COMCAST	\$850.00
UTILITIES	\$2,800.00
YELP & ADV	\$4,100.00
REPAIRS AND MAINTENANCE	\$3,500.00
PRUDENTIAL	\$600.00
CLARK PEST CONTROL	\$780.00
CA DEPT	\$125.00
OFFICE FEES - ADP PAYROLL FEE/TAX	\$2,750.00
TOTAL EXPENSES	\$55,405.00
	6 92341.16

NET OPERATING PROFIT/LOSS **\$2,925.00**

OTHER EXPENSES

Vehicle Expenses	\$1,875.00
Miscellaneous Expenses	\$750.00

TOTAL OTHER EXPENSES **\$2,625.00**

NET PROFIT/LOSS

\$300.00

50.00/mo

INDIA GATE
Projected Profit and Loss
January 2024 through June 2024

Ordinary Income

UBER	\$4,100.00
DOOR DASH	\$25,500.00
WOOCOMMERCE	\$4,900.00
GRUB HUB	\$5,680.00
CLOVER	\$110,000.00

TOTAL REVENUE

\$150,180.00 / 6
25,030.00 / 10

COST OF GOODS SOLD

GROCERY	\$42,500.00
PAYROLL/EMPLOYEES	\$30,500.00
CARD FEE	\$2,550.00
CLOVER FEE	\$900.00

TOTAL CoGS

12 741,66 / mo

\$76,450.00 / 6

GROSS PROFIT/LOSS

\$73,730.00

EXPENSES

RENT	\$37,000.00
ATLAS DISPOSAL	\$1,800.00
STATE FARM	\$1,000.00
WATER	\$2,900.00
COMCAST	\$800.00
UTILITIES	\$11,500.00
GOOGLE ADVERTISING	\$2,700.00
GOOGLE FEE	\$525.00
EDWARDS ADV	\$1,750.00
REPAIRS AND MAINTENANCE	\$4,250.00
PRUDENTIAL	\$2,350.00
CLARK PEST CONTROL	\$780.00

SAC COUNTY		\$700.00
Uniforms		\$500.00
TOTAL EXPENSES	11425.83	\$68,555.00
NET OPERATING PROFIT/LOSS		\$5,175.00
 OTHER EXPENSES		
Vehicle Expenses		\$700.00
Miscellaneous Expenses		\$1,100.00
TOTAL OTHER EXPENSES		\$1,800.00
NET PROFIT/LOSS		\$3,375.00

562.50

Fill in this information to identify your case:

Debtor 1	<u>Rakesh Kumar Bains</u>
Debtor 2 (Spouse, if filing)	<u>Baljit Kaur Bains</u>
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF CALIFORNIA</u>
Case number (if known)	<u>24-20884</u>

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Do not state the
dependents names.

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

son 10

No

Yes

No

daughter 13

No

Yes

daughter 15

No

Yes

No

Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
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4. \$ 1,672.00

If not included in line 4:

4a. \$ 337.00

4b. \$ 150.00

4c. \$ 100.00

4d. \$ 0.00

5. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 Rakesh Kumar Bains
 Debtor 2 Baljit Kaur Bains

Case number (if known) 24-20884

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>406.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>180.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>425.00</u>
6d. Other. Specify: <u>City of Elk Grove</u>	6d. \$ <u>100.00</u>
<u>Lawn Service</u>	\$ <u>60.00</u>
<u>ADT</u>	\$ <u>50.00</u>
7. Food and housekeeping supplies	7. \$ <u>900.00</u>
8. Childcare and children's education costs	8. \$ <u>175.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>0.00</u>
10. Personal care products and services	10. \$ <u>150.00</u>
11. Medical and dental expenses	11. \$ <u>50.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>472.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance.	
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>472.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>quarterly income</u>	16. \$ <u>400.00</u>
Specify: <u>Taxes deducted from IHSS</u>	\$ <u>219.03</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>635.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	\$ <u>0.00</u>
19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>gifts, misc, children expenses</u>	21. +\$ <u>200.00</u>
Pet care	+\$ <u>200.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>7,453.03</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>7,453.03</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>19,103.37</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>7,453.03</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>11,650.34</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____